

SUPPLEMENTAL INFORMATION
IN CONNECTION WITH THE
APPLICATION
TO THE
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
RELATING TO THE PROPOSED ACQUISITION OF
IMB HOLDCO LLC
BY
CIT GROUP INC.
AND
CARBON MERGER SUB LLC

November 7, 2014

Revised CIT Group Consolidated Cash Flow Projections

Contained in Confidential Exhibit 4

*Differences between the attached cash flow projections and the corresponding schedules in Confidential Exhibit 4 are highlighted.

CIT Group Consolidated Cash Flow Projections

(in \$ millions)

	CIT ONLY - 6 months		OneWest	CONSOLIDATED			
	6/30/2014	12/31/2014	12/31/2014	12/31/2014	12/31/2015	12/31/2016	12/31/2017
Assets							
Cash	5,337						
Total Cash	5,337						
Change period to period							
Inflows							
Corporate Inflows							
Secured Debt							
Unsecured Debt Issuance							
FHLB Advances							
Deposits							
Principal & Interest on Loans							
Asset Sales and Other Inflows							
\$2B Debt Issuance for OneWest Bank acquisition							
INFLOWS							
Outflows							
Corporate Outflows							
Unsecured debt Interest Payments							
Unsecured Debt Maturity							
FHLB Advance Maturities							
Interest paid on deposits and FHLB advances							
Share Repurchases							
Dividends							
Operational Expenses							
Other Outflows							
New Loan and Lease Volume							
\$2B Debt Issuance for OneWest Bank acquisition							
OUTFLOWS							
NET CHANGE							

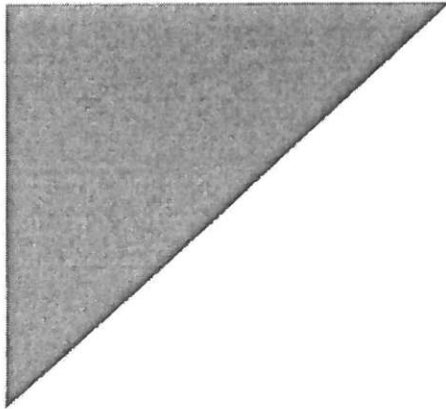
CIT Group Consolidated Cash Flow Projections

(in \$ millions)

Supporting Schedule

	<u>12/31/2015</u>	<u>12/31/2016</u>	<u>12/31/2017</u>
a Inflows			
<u>Principal & Interest on Loans</u>			
b Outflows			
<u>New Loan and Lease Volume</u>			

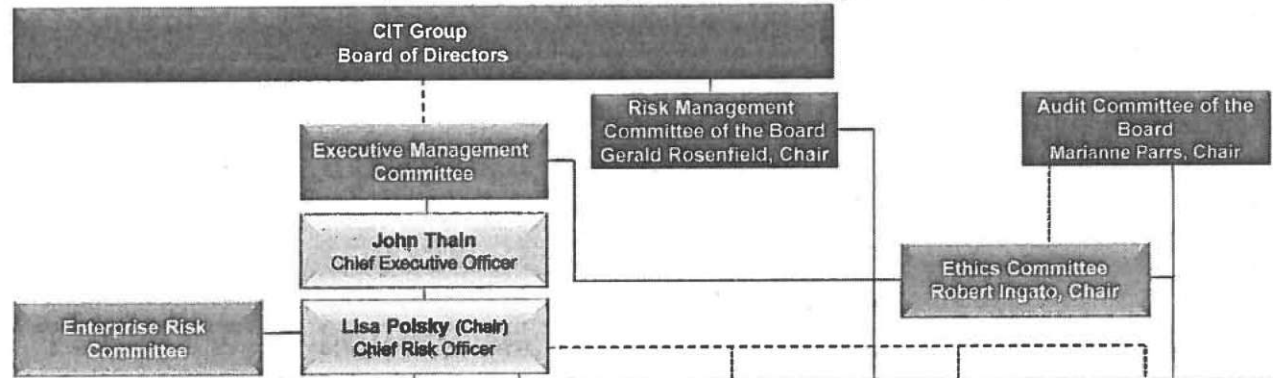
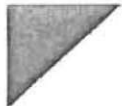
Pro Forma Risk Management Organization Charts
Response to Question 6 of the Request for Additional
Information, dated September 24, 2014



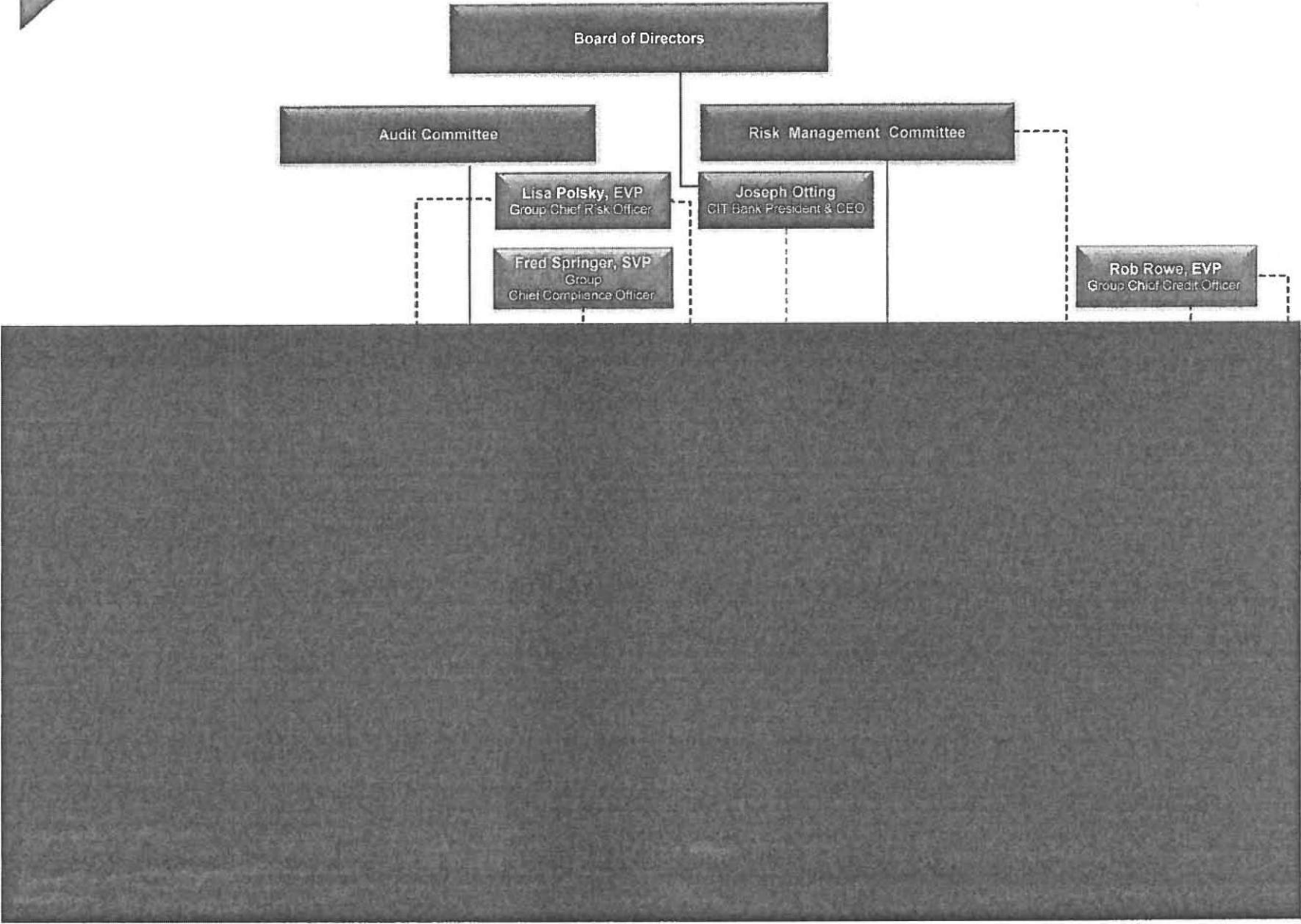
Risk Management Organization

October 2014

Indicative Pro Forma CIT Group Risk Management Organization



Indicative Pro Forma CIT Bank NA Risk Management Organization



CIT Bank NA Indicative Pro-Forma Board & Risk Management Cmts

